



Archived at the Flinders Academic Commons:

<http://dspace.flinders.edu.au/dspace/>

Speech by Adam Graycar and Marianne James, Australian Institute of Criminology:

"Crime and older people in Australia"

at the joint conference of AASW, IFSW, APASWE, AASWWE, 'Promoting inclusion - redressing exclusion: the social work challenge', Sheraton Brisbane Hotel, 26-29 September 1999

© Australian Government

This speech is made available under the CC-BY-NC-ND 4.0 license:

<http://creativecommons.org/licenses/by-nc-nd/4.0/>



AUSTRALIAN INSTITUTE OF CRIMINOLOGY



Crime and Older People in Australia

**Promoting Inclusion – Redressing Exclusion
*The Social Work Challenge***

Joint Conference AASW IFSW APASWE AASWWE

Sheraton Brisbane Hotel

26-29 September 1999

**Adam Graycar
Marianne James**

Australian Institute of Criminology
GPO Box 2944, Canberra 2601
phone: 02-6260 9205
fax: 02-6260 9203
e-mail: adam.graycar@aic.gov.au

When crime victimisation and fear of crime are examined in relation to older people, a complex canvas upon which to paint a picture of prevention and partnership is revealed. When risk analysis is introduced, the composition becomes more structured, and the basis laid for a meaningful preventative and supportive role for social workers. Crime hurts, crime outrages, crime exasperates, and the cost is enormous, both in emotional and financial terms. However, while crime hurts, costs and offends, and has certainly increased, it would be incorrect to assert that it is out of control, but survey findings do indicate that the **fear** of crime may be a very serious matter.

When older people are victims of crime, the community and those close to the victims are quite properly outraged. Few issues generate the intensity of community indignation as the news that an older person has been the victim of a criminal attack. However, while older people are far less at risk of criminal victimisation than others in general, this is not universally so. Analyses of older people and crime have traditionally been dominated by issues of vulnerability and dependence, rather than focussing upon the diversity of older people as a group. Therefore, while it is important to realise that outrage on attacks on older people are a manifestation of cherished social values, it is also important not to ignore the possibility of inherent ageist assumptions about the nature of 'older people' as a category.

The Australian population is ageing and the ageing population, in turn, is very diverse (*see* Appendix 1). The important challenge for policy in Australia therefore as the population ages, is to achieve a balance between responses which do protect those older people who *are* dependent and vulnerable due to physical or mental frailty, while at the same time not ignoring the needs, experiences and potential resources of older people who do not fit these categories.

Older people, in a similar manner as other groups in the population, are at risk from four main sources:

- Family members, friends and acquaintances, who may assault or steal from them;
- Strangers who may victimise them;
- Commercial organisations or "white collar" criminals who could defraud them; and
- Carers with whom they are in a "duty of care" relationship and who may neglect or abuse them.

There are therefore three issues concerned with older people in which social workers could play a professional role. These are:

- Crime and abuse;

- Fear of crime; and
- Risk assessment and strategic partnership

Crime and Abuse

The first of these issues, crime and abuse, has a number of sub-stories. These include:

- Predatory crime;
- Economic crime; and
- Duty of care and relationship crime.

Predatory Crime

The broad pattern of victimisation for predatory crime in Australia is consistent with findings throughout Western countries, that is older people are far less likely to be victims of crime than other age groups in all types of recorded criminal incidents. The results from crime victim surveys indicate a similar pattern. One point which is always worth noting is that crime is not uniformly distributed across geographic areas and that a minority of victims experience the majority of crime (*see for instance* Pease 1999).

- ***Homicide.*** Homicide is an extremely rare event in Australia. The National Homicide Monitoring Program which is situated at the Australian Institute of Criminology, showed that between 1989 and 1998, there were 3044 victims of homicide, that is on average around 330 people per year. Males between 18 and 49 were most at risk with a rate of about 9 per 100,000 of the population. The risk of homicide for older people was low at 0.5 per 100,000 population or 1 in 14 of all incidents. Overall there were 212 older victims during that period - an average of 24 per year. However, when a homicide resulted from another crime (most likely a robbery) the likelihood of it happening to an older person was double that of it happening to a younger person. Of all homicides 13 per cent occurred as a result of another crime, while for older victims, 28 per cent of homicide incidents occurred as a result of another crime.

Figure 1 and Figure 2 show the patterns of victim/ offender relationships in homicide are different for younger and older people, *but it must be stressed that homicide is a rare event, and that these charts are based on 212 elderly victims over a nine year period.*

Figure 1: Australia. Homicide 1 July 1989 – 30 June 1998: Rate per 100,000 Relevant Population, Gender and Age Group

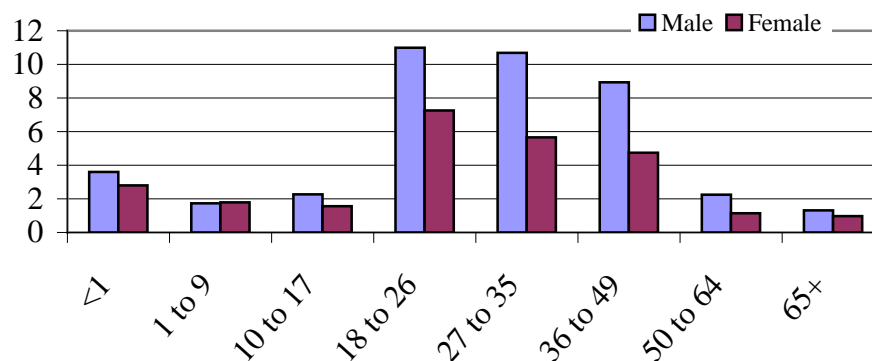
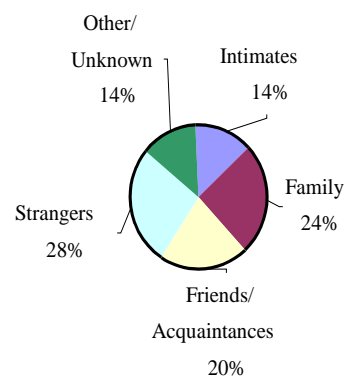
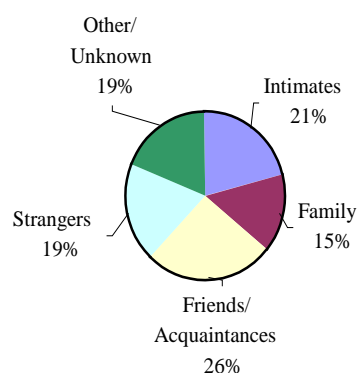


Figure 2: Australia, Homicide, 1 July 1989 - 30 June 1998, Relationship Between Victim and Offender

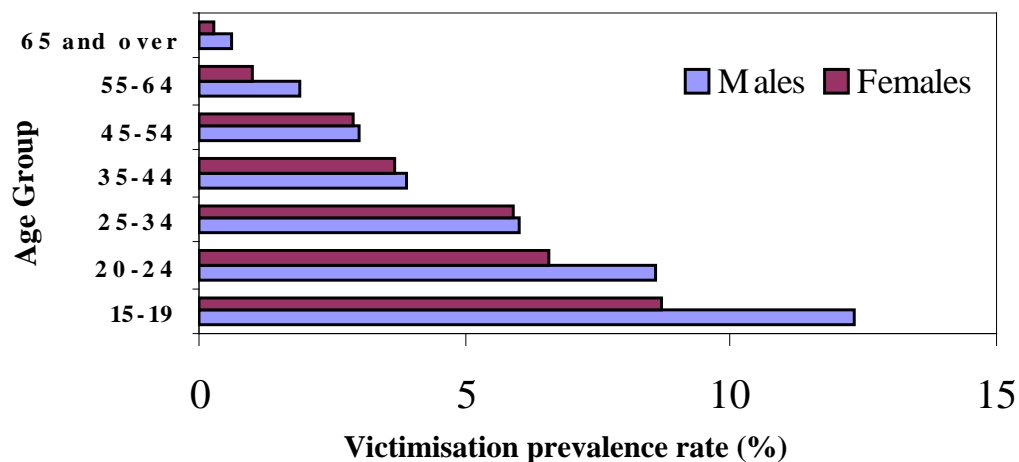
All Age-Groups (N = 3044)

65 Years and Over (N = 212)



- **Assault.** All reports and surveys show that assault decreases quite significantly by age. The ABS Crime and Safety Survey 1998 (ABS 1999b) found that those over 65 accounted for only 0.3 per cent of all incidents. It found that 45 per cent of assault victims experienced two or more assaults, representing a little over three-quarters of all incidents and that half of the female victims were assaulted at home, compared with 18 per cent of males. The highest rates for physical assault for both males and females were in the 15-24 years age group (see Figure 3 below).

Victims of Assault in the Last Twelve Months, Age and Sex



Source: ABS Crime and Safety, April 1998

- **Sexual Assault.** The ABS Crime and Safety Survey 1998 (ABS 1999b:64) found that women between the ages of 18 and 19 were by far, the most victimised of any group. This decreased quite markedly for other age groups to the point of virtual non-existence at age 65. It is important to bear in mind that the crime of sexual assault is notoriously subjected to under-reporting, and it is likely that under-reporting is especially high amongst older women (Muram et al 1992) and thus little is known about the experience of sexual assault for older victims.
- **Robbery.** Robbery is one crime where police reports show the risk for older women is greater than their population share. Table 1 shows 13.7 per cent of female victims of unarmed robbery were over the age of 65 (ABS 1999a). This shows a shameful streak in Australian society as predators exploit those who they think are easy marks. While police reports in 1998 have 1020 people over 65 reporting a robbery, the ABS Crime and Safety Survey 1998 (ABS 1999b: 36) estimates that there were 6,300 victims of robbery aged 65 and over. Whatever the real figure, this is a clear risk area.

Of all the robbery victims, almost one-quarter experienced two or more incidents, representing almost half of all the robberies. Women aged 65 years were two and a half times as likely as men in that age group to be robbed. Notwithstanding this, their victimisation rate is lower than for any other age group except children under 14.

AUSTRALIA, Offences Reported to Police 1998

	Males		Females		Persons	
	N	%	N	%	N	%
Assault	1056	1.4	602	1.1	1163	1.3
Sexual Assault	7	0.3	69	0.6	76	0.5
Armed Robbery	105	2.5	71	3.6	176	2.8
Unarmed Robbery	204	2.9	640	13.7	845	7.2

N refers to the number of victims aged 65 and over.

% refers to the proportion of victims aged 65 and over as a proportion of all reported victims of that offence.

Note: There are approximately 2.3 million people in Australia aged 65 and over and they comprise 12% of the total population.

Source: Australian Bureau of Statistics, Recorded Crime, Canberra, 1999

- **Handbag snatching** is not well documented. A 1987 study by the Bureau of Crime Statistics in New South Wales showed that a higher proportion of older women were victims of handbag snatching than other age groups. In the 42 incidents of bag snatching examined, half of the victims were aged over 55, and nearly all were females. None involved the use of a weapon, but most victims were pushed from behind (Bureau of Crime Statistics 1987).
- **Break and Enter.** The ABS Crime and Safety Survey 1998 (ABS 1999b:10) found that households with persons aged 55 years and over had a lower risk of break-in victimisation compared with other households.
- **Violence Against Women.** The Women's Safety survey conducted in 1996 (ABS 1996) confirms the low levels of violence experienced by older women, with 1.2 per cent of those surveyed in this age-group reporting that they had experienced violence in the 12 months preceding the survey. This compared with 19 per cent of women aged between 18 and 24.

We know that many crimes are not reported to police. There is notorious under-reporting of assault and sexual assault and the 1998 ABS Crime and Safety Survey revealed that only 28 per cent of assault victims and 33 per cent of sexual assault victims told the police about the most recent incident (ABS Crime and Safety Survey, 1999 p5). With regard to robbery half of the victims told the police (though the Crime and Safety Survey lists victims of robbery aged 65 years and over). Women were more likely to tell police than men (59 per cent of females compared to 42 per cent of males). The rate of reporting to police generally increased with age, with 70 per cent of people aged 65 and over reporting an incident of robbery to police (ABS Crime and Safety Survey, 1999 p 35). This may account for the higher rate of robbery recorded for older women, but it is clear the incidence really is proportionally higher.

Comparisons with the United States show similar levels of low victimisation for older people. In fact, in the United States those aged between 16 and 24 were 28 times more likely to be victims of all crimes of violence (robbery, assault, and sexual assault) than people aged 65 years and older were (US Department of Justice 1999).

Research from the Home Office in the United Kingdom (1997), however, has shown that a burgled house is four times as likely to be burgled again, and that 50 per cent of repeats occur within seven days of the first burglary. Single and low-income elderly persons were shown to be particularly vulnerable to burglary incidents, and they often lack the resources to prevent initial or repeat victimisation.

Economic Crime

The crimes listed above, homicide, assault, robbery, burglary by an unknown person are perceived by many as typical of the crimes perpetrated against older people. The Australian Institute of Criminology will be publishing a paper in October 1999 on elderly people as victims of fraud (Smith 1999). In testimony before the US Congress on August 4 1999 Susan Herman provided data reporting that 20% of American elderly have been victims of some kind of fraud. We do not have comparable Australian data, but it can be assumed that the prevalence rate is similar. Herman went on to point out that many elderly victims are too embarrassed to report. Sometimes the perpetrator is a loved one or a caregiver, and the victim does not want to get into trouble. Sometimes elders are not aware that they have been defrauded, or feel that reporting will do no good, or they don't want to bother the police. Sometimes they are reluctant to confront their greatest fear - that they will be considered incompetent to handle their own financial affairs. By reporting, many feel they risk their independence. (personal communication).

After publishing a paper on elder abuse in May 1999 (Kinnear and Graycar 1999) the Australian Institute of Criminology received a number of calls from older people and relatives recounting incidents of abuse of enduring power of

attorney. Writing in the FBI Law Enforcement Bulletin in 1994, McRae Mathis claimed that “powers of attorney may be the single most abused legal document in the American judicial system” (p2). The mismanagement of income and assets can occur when individuals are appointed as agents with legal authority to manage an older person’s financial affairs.

In Australia, it is possible to execute a document known in some jurisdictions as an Enduring (or Protected) Power of Attorney which confers authority on someone else to act on that person’s behalf in the management of his or her affairs. If the donor of the power later becomes mentally incapable, the attorney will still be able to act for that person unless an application is made to a court or Guardianship Board to revoke the power. Guardianship and Administration Boards have been established in each State and Territory to protect the interests of people who are unable to manage their affairs through various specified forms of disability or mental deterioration. Public Advocates (or Guardians) are also able to be appointed to assist people with disabilities in order to ensure that their interests are protected. Where an older person is unable to manage his or her financial affairs, an Administration Order may be made which enables the person’s estate to be managed by an appointed administrator. Legally-appointed agents, be they attorney’s guardians, or administrators, are required to act in the best interests of those for whom they act and are not permitted to profit from their agency. Where agents breach such obligations, an action for damages may lie, and in extreme cases, the agent could be prosecuted for theft or obtaining a financial advantage by deception. Each of these systems, however, requires that acts of impropriety be identified and brought to the attention of the authorities. Often an older person may not be in a position to know what has occurred while relatives may be the ones involved in the illegal conduct in question, and therefore unlikely to report it. Without effective means of identifying and reporting improper conduct, legal avenues of redress may not be able to be mobilised. This contrasts with the granting of probate and the strict accountability in distributing assets specified in a will following a death. The State has much stricter provisions for accountability when dealing with the dead than when dealing with the living.

An elder abuse manual prepared by Wayne Fielding (1995) noted that the following indicators might signal financial abuse (p 50).

- Standard of living not in keeping with the elder’s income or assets - poor clothing, grooming supplies etc.
- Unusual or inappropriate activity in bank accounts
- Unexplained or sudden inability to pay bills
- Expectations of disproportionate high contribution by the elder to household expenses

- Valuable personal belongings missing
- Signatures on cheques or documents which appear suspicious
- Documents such as power of attorney or a will drawn up, but not comprehended by elder
- Lack of understanding of financial arrangements that have been made (eg believe they own the home yet receive an eviction notice)
- Promises of lifelong care by caregiver or recent acquaintance in return for money or property

New technologies pose new risks for older Australians. Fraud committed by telephone and via the internet are part of everyday life in the USA, but we all know that we live in a global village. Slick telephone contests in which there are no winners, investment schemes, opportunities to purchase goods and services of dubious value and participation in get-rich quick schemes are only the tip of a massive electronic fraud iceberg.

Noting the actuality of robbery on the street, and over the phone or computer, it is realistic to say that older people are more likely to be mugged electronically than mugged on the street!

Financial victimisation has a devastating effect on older people. Not only can a comfortable lifestyle collapse, but they do not have the time or opportunity for financial recovery, and a blow to financial security is often a permanent and life threatening setback, characterised by fear, lack of trust and the onset, often of acute and chronic anxiety.

Duty of Care and Relationship Crime

When older people require support and assistance from families or professional service providers because of frailty and dependence, their vulnerability to victimisation is increased. An Australian study (Kurrle and Sadler 1992) estimated that 4.6 per cent of older people are victims of physical, sexual or financial abuse perpetrated mostly by family members and those who are in a duty of care relationship with the victim. This is consistent with estimates in comparable countries. This type of behaviour is often referred to as elder abuse and can occur both within private domestic settings and residential care facilities. Some of the behaviours included in elder abuse are not recognised as such by the criminal justice system and really therefore only refer to categories described by health and welfare professionals.

The stressful nature of the caring role, complex family dynamics and a loose and largely unregulated system of support provide an environment in which

abusive situations can arise. These factors also mean that abuse is not always an uncomplicated or one-directional interaction of “carers” who abuse dependent people. In some situations, especially where there is a history of family violence or child abuse or where dementia and other psychological disorders are present, the dependent elderly can also be “abusive” towards their carers.

Increasingly, the relationship between domestic violence and elder abuse is understood to be important; domestic violence accounts for a significant percentage of cases identified as “elder abuse”. In many cases, the abuse is the continuance of long-term domestic violence into old age. However, the relationship is not straightforward. In some cases, the situation is reversed – the long-term perpetrator becomes dependent upon their victim and the domestic violence victim now becomes the abuser under changed power relations. An abusive carer may also be the victim of domestic violence or the adult survivor of child abuse who is now in a position of power of their past abuser (Kinnear and Graycar 1999).

A recent American study of domestic elder abuse found

- Female elders are abused at a higher rate than males, after accounting for their larger proportion in their ageing population.
- The oldest elders (80 and over) are abused and neglected at two to three times the proportion of the elderly population.
- In 85 per cent of the elder abuse and neglect incidents with a known perpetrator, the perpetrator is a family member, and two-thirds of the perpetrators are adult children or spouses. 47.3% were adult children and 19.3% were spouses of the victims. Other relatives comprised 8.8% of abusers while grandchildren accounted for 8.6%
- Of the total number of people who had been abused and neglected, only 16 per cent were officially reported, but the remaining 84 per cent were not. From these figures, it can be concluded that over five times as many incidents of abuse and neglect were unreported than those reported.

A recent Australian study reached similar conclusions. This was not a survey, but based on 100 phone calls by people alleging abuse to the Aged Rights Advocacy Service in Adelaide (Cripps 1999).

- Of the victims, 76% were women and 24% were men. Psychological and financial abuse were most commonly reported, followed by physical abuse, social abuse and neglect. This pattern applied equally to women and men.

- Fifty-four of the older people lived with the abuser, 39 did not. Five lived in a nursing home. Abuse came primarily from a son, in 29 per cent of instances, or a daughter in 23 per cent of instances. Abuse by multiple family members was also common (11 per cent). Abuse from a spouse or partner was less than in the American survey, occurring in 7 per cent of instances. Only 7 per cent of abuse came from a non-family member and the remainder comprised various other relations, for example a niece.
- It was predominantly the “old” older people, those aged 75 years or over who were being abused.
- Financial abuse was reported less often where the older person lived with the abuser, whereas psychological, social and physical abuse was more common where the older person lived with the abuser.

With roughly 1 in 25 elders likely to suffer from abuse it is imperative to ensure adequate training for social workers and for police. Both are in the first line of defence for victims of abuse and neglect.

While identifying risk does not always ensure a preventive and proactive response, the South Australian Aged Rights Advocacy Service has identified risk factors for both the older person and the abuser (Aged Rights Advocacy Service 1998).

For the **abused** the risk factors were:

- Isolation of the older person
- Ongoing family conflict
- Dependency - physical and/or emotional and/or financial
- Lack of services

For the **abuser** the risk factors were:

- Ongoing family conflict
- Emotional problems
- Low income
- Substance/ alcohol abuse
- Care giving stress

Fear of Crime

It has long been asserted that despite the low actual victimisation rates, older people are nevertheless disproportionately fearful of crime (Hale 1996). So common is this perception that it has often been argued that ‘fear of crime’ is a more pressing policy issue for older people than crime itself (Hough and Mayhew 1983).

This has been challenged recently by a study which found older people were more likely to be afraid for their grandchildren than for themselves (Tulloch *et al* 1998). The ABS Crime and Safety Survey 1998 revealed that persons aged 65 years and over were less likely to perceive crime as a problem for them with almost 4 out of 5 saying that there were no crime or public nuisance problems in their neighbourhood. This compared with about one-quarter of those in the age ranges between 15 and 55.

Fear of crime has the potential to be a social problem of large proportions – if people believe they are in danger they will change their lifestyles accordingly (Gilbert and Zdenkowski 1997). It is essential that social workers and law enforcement officers understand the continuum of fear that may confront older people.

Five levels of fear can be identified, and all require different responses.

- Apathy
- Apprehension
- Alarm
- Torment
- Terror

Apathy is the most common - people don't think it can happen to them, believe in immortality and invincibility, and take no precautions

Apprehension may stimulate individuals to take some precautions, and participate in community activities.

Alarm is the emotion when danger is imminent. To beat up risk as we see from time to time creates alarm when it is unwarranted.

Torment can involve the development of unwarranted fear based on sensationalising media reports of violent crimes, induce torment, and divert people from more realistic risks of financial fraud. It can also induce political action and mobilisation.

Terror is the most damaging level of fear. It can immobilise older people who may barricade themselves in their homes, and cut ties with the outside world, and suffer considerable neglect through not shopping for food, or seeking health care when required. Police and social workers have reported cases of people living in terror, and rational argument is not a persuasive mechanism to fix the situation.

As with other factors which involve older people, the diversity of older people has to be taken into account, high levels of fear amongst all older people cannot

simply be assumed (for many older women, fear of crime is a feature not of old age, but of being female). Other factors that may cause concern for older people are being of non-English speaking background, living in a big city, having lower levels of education, previous criminal victimisation, socio-economic status and income (Gilbert and Zdenkowski 1997; Kelly et al 1992). In turn, policy and practice should reflect this.

Risk Assessment and Strategic Partnership

This paper has identified two categories of victimisation of older people - those victimised by people that they do not know, and those victimised by people they do know. Both are relatively rare occurrences, though both do happen, and risk assessment and preventive measures must be placed on the policy and practice agenda.

Both can be monumentally devastating, though the fear of the unknown can play great havoc with people's lives. Victimisation by strangers covers most predatory crime, and some economic crime, while victimisation by family, friends and carers covers duty of care issues, as well as some economic crime.

Depending on the assessment of risk, responses to predatory crime include the spectrum of traditional crime prevention measures. These include the development and communication of accurate and realistic information, basic situational prevention measures, risk assessment, community audits, crime prevention through environmental design (CPTED), and a range of community development initiatives that have been canvassed in the literature.

It is in these areas that law enforcement and social work can work well together - both dispensing doses of reality and modest support. The dynamic is for the development of crime prevention partnerships in which the professional activists understand our changing demographics as well as the continuum of fear, the means of communicating across the spectrum, and the means of building community cohesion in the face of significant and monumental change.

The dynamic is very different in the case of elder abuse, where the abuse is often challenged as part of a family dynamic rather than a criminal activity. Issues are disputed, and legal interventions are sometimes assumed to be an intrusion into the dynamics of families. There are significant lessons to be learned from child protection, where the same arguments were canvassed two decades ago.

Social Work doyenne, Olive Stevenson (1995) points out that there are significant lessons to be learned in elder protection from our experience in child protection. Apart from the issue of financial abuse of elders the issues are

very similar, and as in the case of child abuse, greater professional awareness of elder abuse has raised estimates of prevalence.

In child abuse the risk model is dominant, because highly protective legislation contributes to the use of a “risk model”. No similar legislation exists for elders, and there is no mandatory reporting. In both cases there is a tension between the interests of the parties involved. Parents have rights as citizens to natural justice to a defence against unwarranted allegations, and this is against a backdrop of the “ownership” of the child by the parents.

In elder abuse there is not an exact parallel as adult children do not have legal responsibility towards their parents. Furthermore the relationship of an adult child to a parent is not always that of a carer, and there is sometimes a substantial amount of abuse by elders upon their carers. Vulnerability also varies, in that children are identified as vulnerable simply because they are children, but not all abused adults are necessarily vulnerable.

Crime prevention works best in partnerships, and the similarity in these responses is through inter-sectoral cooperation. It is hoped that an understanding of the constraints and opportunities of inter-professional work, which has been gained as a result of the current anxiety and professional investment in child abuse, will usefully be applied interprofessional work with others, notably the elderly, the handicapped and the mentally ill, whose needs require a concerted response from our fragmented health and welfare service.

Agencies involved in inter-sectoral cooperation are: social service departments, health services, local government, housing department, the police, older peoples organisations (such as the Australian Pensioners and Superannuants Federation and the Older Women’s Network), the police, the courts, recreational and educational institutions, and voluntary organisations. Most of the agencies involved are public bodies with a variety of organisational structures. Not all agencies are active in every case and it is not possible to list some of the possible combinations which is also an illustration of the size of the inter-organisational task.

The analysis of appropriate intervention and partnership depends on three components in relation to vulnerability:

- The actual risks of crime
- The impact of crime on the victim
- Consequences of fear on both the victim, and the community as a whole

As demonstrated, the **risks** of predatory crime are lower than for the population as a whole, except for older women who become victims of unarmed robbery. The routine activity patterns of older people place them at very low risk of

victimisation by strangers (they rarely go to entertainment venues with lots of sex, drugs and rock 'n roll).

With regard to the **impact** there are significant economic, physical and emotional/ psychological impacts following victimisation by a stranger. The preventive role of police has passed, and the social worker's role is in victim support, restoration, and rehabilitation.

With regard to **fear**, the jury is still out as to where on the fear continuum most elders would find themselves, and there are challenges for crime prevention officials and those doing community work to help build an understanding of a safe and supportive climate.

Conclusion

The important challenge for policy as the Australian population ages is to achieve a balance between responses which do protect those older people who *are* dependent and vulnerable due to physical or mental frailty, whilst at the same time not ignoring the needs, experiences and potential resources of older people who do not fit into these categories.

The challenge for policy in relation to the protection from victimisation of older people in the community is to target strategies to those contexts in which older people *are* vulnerable and who *do*, for various reasons, have disproportionate fears about crime to the level where it limits their quality of life and results in social isolation.

The challenge for Australian society as a whole is to ensure that all older people achieve their full potential while living their lives with dignity and respect.

BIBLIOGRAPHY

Aged Rights Advocacy Service. 1998, Summary of Activities of the First Nine Months of the Abuse Prevention Program.

Australian Bureau of Statistics (ABS) 1999a, Recorded Crime 1998, Canberra, ABS Cat. No 4510.0

Australian Bureau of Statistics (ABS) 1999b, Crime and Safety 1998, Canberra, ABS 4509.0

Bureau of Justice Statistics. 1999, *National Crime Victimization Survey*. US Department of Justice, Washington, USA

- Cripps, D. 1999, *Rights Foxussed Advocacy and Abuse Prevention*, Aged Rights Advocacy Service, Adelaide, South Australia.
- Fielding, W.S. 1995, *Elder Abuse: Is It Too Polite A Word For It*. An Educational Manual for Professionals Who Work With Older People.
- Gilbert, R. & Zdenkowski, G. 1997, *Older People and Crime: Incidence, Fear and Prevention*, New South Wales Committee on Ageing, Sydney.
- Research and Statistics Directorate. 1997, *British Crime Survey*, England and Wales, Home Office, London.
- Kinnear, P., and Graycar, A. 1999, *Abuse of Older People: Crime or Family Dynamics*, Trend and Issues in Crime and Criminal Justice No. 113, Australian Institute of Criminology, Canberra, A.C.T.
- Kurrle, S.E., Sadler P.M. & Cameron, I.D. 1992, "Patterns of Elder Abuse", *Medical Journal of Austrrralia*, vol 155, pp. 150-53.
- McRae Mathis, E. 1999. *Policing the Guardians: Combating Guardianship and Power of Attorney Fraud*, FBI Law Enforcement Bulletin, US Department of Justice and Federal Bureau of Investigation, Washington, USA.
- Pease, K., and Laycock, G. 1999, *Revictimisation: Reducing the Heat on Hot Victims*, Trends and Issues in Crime and Criminal Justice No. 128, Australian Institute of Criminology, Canberra, A.C.T.
- New South Wales Bureau of Crime Statistics and Research. 1987, *Robbery - Final Report: An Analysis of Robbery in New South Wales*. Attorney-General's Department.
- Smith, R. *Fraud and Financial Abuset Older Persons*, Trends and Issues in Crime and Criminal Justice, Australian Institute of Criminology, Canberra, A.C.T. (forthcoming).
- Stevenson, O. 1996, *Elder Protection in the Community: What Can We Learn From Child Protection?* , University of Nottingham.
- Tulloch, J. et al. 1998, *Fear of Crime*, Centre for Cultural Risk Research for the NCAVAC Unit, Attorney-General's Department, Canberra, A.C.T.

Appendix 1

Demography and Diversity

Older People in Australia

Australia's population has aged steadily throughout this century, apart from a temporary reversal due to the post-war baby boom. And, indeed, it is this baby-boom generation which has made, and will continue to make, a large impact on the absolute size of a range of population groups of specific policy interest, as it progresses through the age structure. For example, in 1961, baby-boomers formed a prominent bulge at the younger end of the age distribution (all children under 15). At the other end of the spectrum, between 2011 and 2031, baby-boomers will make a significant contribution to the numbers of people aged 65 years and over (ABS 1999). Indeed, as the youngest of the baby-boom generation turns 65 in 2031, the median age of the population is projected to reach 42-43 years, and the proportion of the population aged 65 and over is projected to reach 22 per cent (ABS 1999).

After 2031, the baby-boom generation will have less of an effect and numbers while increasing substantially on today's figures, will begin levelling out. Between 1997 and 2051, those aged 65 and over will rise from 2.3 million (12 per cent of the population) to 6.3 million (23 per cent of the population), whilst those aged 85 and over will increase from 216,100 (1.1 per cent of the population) to 1.1 million (4.8 per cent of the population) (ABS 1999). Moreover, those 85 years and older will comprise a far greater proportion of the aged population – rising from 8.8 per cent in 1995 to between 19.5 and 20.1 per cent in 2051, an increase of nearly four times in absolute numbers (ABS 1999). This means that a significant aspect of population ageing is within the aged population itself. In contrast, the proportion of the population aged between 0 and 14 years is expected to decrease in each projection year. On the other hand, the proportion of the population aged between 15 and 64 years will increase initially and then decline from about 2010 onwards (ABS 1999).

Most older Australians live independently. In 1998, 91 per cent of people 65 years and older lived in private dwellings, with their spouse, on their own or with relatives or friends (ABS 1999). In contrast to this, only 6 per cent of older people (a large proportion of these over the age of 65) lived in residential care with a supported living facility on site, for example nursing homes, hospitals, hostels and retirement villages (ABS 1999). The remainder lived in other non-private dwellings such as boarding houses or hostels for the homeless. The trend towards "independence" has increased in recent years as government policy over the past decade has favoured the expansion of support of older people at home, rather than in institutional settings (ABS 1996). The informal network – family, friends, neighbours – is overwhelmingly the principal source of assistance to older people living in the community, while formal care is provided by the Home and Community

Care (HACC) program and through the Community Aged Care Package. However, only a small proportion of older people rely exclusively on formal care. Even amongst those with a severe or profound handicap, over 90 per cent receive significant levels of assistance from the informal care network. It is also important to realise that not only are older people the recipients of care, but a significant number of older people, almost half of all people over 65 - often themselves with a disability – have responsibility for the care of an elderly person (ABS 1996).

Diversity

The common adage that 'you are only as old as you feel' reflects the particular problems of subjectivity involved in defining old age. The widespread diversity of people in the later years of their life usually means that a single, somewhat arbitrarily chosen age cut-off point of the type used in both large scale survey research and social policy can only be a very broad indicator of the experience of people in such categories. Some people may be sprightly at 90 or incapable at 65, and therefore must be assessed on their own individual merits. Defining what is 'normal' for any age group also creates the danger that those who are most capable will be taken as the general standard. This could create unrealistic expectations for others in that age group and disappointment if they fail to meet standards expected. It could also be problematic for others who are capable of much more. Personal capacities are therefore important and prejudices about certain ages must be avoided.

Diversity of age is, in turn, reflected in the diversity of the aged population itself. This heterogeneity should have a major influence on policies for elderly Australians. For instance, a notable feature of Australia's ageing population is that women increasingly outnumber men in the later age groups, with projections indicating that even as early as 2001 more than 70 per cent of people over the age of 85 will be women (ABS 1996). Policies and attitudes therefore need to be very sensitive to the situation of very old women living alone. The rural elderly can often be subjected to their own special set of circumstances with isolation and lack of appropriate services a potential problem. Also, Australia's aged population is rapidly becoming more ethnically diverse. At the present time, 1 in 11 of those aged 65 years and over come from cultural and language diverse backgrounds compared with 1 in 8 of the general population.

Issues associated with the ageing of Australia's Indigenous population are also quite unique. There are complex social circumstances combined with severe economic deprivation interacting with all issues connected with the Aboriginal aged, and obviously different criteria need to be addressed. Using standard definitions of old age for Indigenous Australians is problematic as their lifespan is almost 20 years less than other Australians. Indeed, if old age is defined as 65 years and over, then only 1 in 38

Indigenous Australians are in this category compared with 1 in 8 of the rest of the population.

Any discussion on the diversity of the aged population should also include the disabled aged and the frail aged who are potentially vulnerable to mistreatment. In 1998, just over half of those aged 65 and over had some form of disability, most of the type which restricted their ability to conduct basic daily tasks. The incidence of profound disability, however, is significantly higher in the 80 and over age groups with 27 per cent of males and 40 per cent of females being affected (ABS 1999). It is also important to note that older people have low average incomes compared with younger age groups. In 1996-1997, the average gross weekly income for older people was just under half of all other age groups. This reflects low labour force participation and a heavy reliance on government pensions, both of which understandably increase with age (ABS 1999).